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ABSTRACT

The comments of six panelists are presented as transcribed at a workshop conducted by the National Association of Veterans Program Administrators in order to examine the special needs of Vietnam Era veterans. First, Robert Chapman discusses the employment, counseling, and information needs of disadvantaged veterans, including disabled veterans, veterans with alcohol and drug problems, and incarcerated veterans. Next, Regina Watson examines the problems encountered by minority veterans in seeking employment and describes how peer outreach counseling at community colleges can boost the self-esteem of minority veterans and assist them in receiving necessary developmental education. Brenda Millirons then describes the second-class status of women veterans and calls for the increased participation of women in veterans' programs and organizations. Next, Lee McLeod discusses the special assistance under-educated veterans need to complete their education under the G. I. Bill, and then Walter Lipe explores the role that college veterans' coordinators can play in aiding students in finding employment through state agencies and area industry representatives. Finally, Robert Chapman discusses the Job Opportunity, Political Action, and Welfare Assistance Programs sponsored by the Student Veteran Association at Thomas Nelson Community College, Virginia. (JP)

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National Association of Veterans Program Administrators

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PANEL DISCUSSION OUTLINE

THE VIETNAM VETERANS' NEEDS AND ASSESSMENTS

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PANEL DISCUSSION OUTLINE

THE VIETNAM VETERANS' NEEDS AND ASSESSMENT

At this time, on behalf of the Board of Directors of the National Association of Veterans Program Administrators, I am happy to welcome you to our workshop on the Vietnam Era Veterans' Needs and Assessments. I am Bob Little, Director of Veterans' Affairs at Thomas Nelson Community College, Hampton, Virginia. This one-hour workshop is presented as a direct result of your comments and suggestions from prior National Conventions reflecting that we should include some of our clientele on the agenda.

During this session the panelists will discuss their first-hand experience and observations concerning needs of Vietnam Era Veterans to include those of the disadvantaged veterans, minority veterans, female veterans, the underemployed, the unemployed, unskilled and undereducated veterans; those who lack full entitlement to VA benefits because of a less than honorable discharge; and organizational structure for a viable Student Veterans' Association.

I have had the pleasure and experience of working with the panalists in developing this workshop and at this time, I want to thank them for their work and time, which they have freely given in putting together this program . . . Thank you.

At this time, I would like to introduce the panelists:

Mr. Robert M. Chapman, President, Student Veterans' Association, Thomas Nelson Community College . . .

Miss Regina Watson, Secretary, Student Veterans' Association, Thomas Nelson Community College . . .

Mr. Wilbur B. Allen, VA Outreach Counselor and former Drug Abuse Counselor . . .

Mr. Walter C. Lipe, Past President, Student Veterans' Association Thomas Nelson Community College, Assistant Buyer for Leggett's Department Store, Hampton, VA . . .

Mr. Lee McLeod, former Outreach Peer Counselor, Thomas Nelson Community College, and student at Old Dominion University, Norfolk, VA . . .

Mrs. Brenda Millirons, former Outreach Peer Counselor, Thomas Nelson Community College, and student at Christopher Newport College, Newport News, VA . . .

In view of time limitations, we must request that you write your questions down and pass them up to the panel. Or, if you elect, you may hold them until the scheduled question and answer period, which will follow the last speaker's presentation.

To begin the presentation, Mr. Wilbur Allen will discuss the needs and assessments of disadvantaged veterans to include less-than-honorable discharges and drug abuse.

(WILBUR ALLEN) When asked to speak here on the needs of the disadvantaged veterans as I had come to know them in my contact with them in the course of my employment over the past several years, I considered it an opportunity to speak out on a class of veterans that need to be heard from. In order for one to talk about needs, one must present the problems that develop these needs. The basic problems that seem to be encountered by these veterans are: (1) Employment, (2) Psychological Services and (3) lack of information.

The disabled veteran is perhaps the best provided for class of veterans, as far as services go, but still problems exist. These disabled veterans still have trouble finding a job, doors are closed to him, society won't hire a person that is less than 100%, is too often heard. Because of the frustrations of this situation, normally, psychological problems occur. The veterans' psychological balance is threatened for two reasons: (1) The trauma of experiencing a handicap in a society that values perfection and wholeness; (2) Being denied the basic human right to work and succeed. Per #2, the needs that these veterans view as most important lie in the areas of employment and psychological services. The existing programs need to be expanded to provide a total readjustment package to the veteran.

Those veterans that have discharges that are less-than-honorable comprise a second class of disadvantaged veteran that requires special attention. These veterans are usually economically and educationally disadvantaged, which makes it very difficult for these veterans to communicate their needs to those who can do something about their needs. Here again, the basic problems are in the areas of information and paperwork. The veteran either does not have the

skill to understand it and finds the processes involved in completing the necessary steps to put it into action too cumbersome for them to undertake. What the veteran needs is information that is geared to their level, with special outreach programs to contact and locate this veteran. Even when this is accomplished, the procedure for review should become more concise and less cumbersome. Some of the veterans even suggested that what is needed is an automatic review program.

Those veterans that have alcohal and drug problems are normally members of the less-than-honorably discharged group. Their problems become more unique because normally their conditions are perpetuated by other problems that aren't easy to recognize. However, some insight into how the VA program is viewed by these veterans might provide a basis for determining their needs.

The programs that are being offered are not structured in a way that can truly solve the problems of these veterans. The program offered is usually only turned to after all else fails or when one can't finance his addiction. Not to say that all attend for these reasons, but the ones that are sincere with their efforts usually find that the programs aren't geared to their particular needs. The programs try to cure psychological faults that are created by psychological conditions. In order to help this individual it is necessary to work with all aspects of his problem. Those who are addicted to one drug or another, view their need as being an opportunity to exist at a level of respect, with a job at a respectable wage. The veteran would be greater served if the veteran was offered an expanded program that tried to make positive changes in the individual's self-concept, positive changes in their environment and job placement.

The incarcerated veteran is considered more in need of special attention than all others. The lack of information available to this veteran plus the lack of a viable outreach program puts this veteran at great disadvantage. This veteran's situation is usually a result of one or two of the topics already mentioned. This veteran, once behind bars, tends to become the forgotten men as far as the VA is concerned. His needs are for superior outreach programs designed especially to rehabilitate and make the individual a productive member of society at the same time.

Summarizing, I have found that the bureaucracy involved in trying to get problems solved needs to be looked at, revised, and reduced. Information needs to be taken directly to the people that it is supposed to benefit. It needs to be presented in a manner that can be understood. More emphasis should be put into seeking out and treating these veterans with psychological problems. Basically, these programs should be adjusted or revised to fit the particular

needs of the veteran in question. Particular emphasis should be put on employment, not employment at just any wage, but employment that will pay a respectable wage so the veteran will be able to improve his own self concept, secure in the knowledge that he's able to fend for himself in a society that cares.

# # #

Thank you, Mr. Allen . . . Next, Miss Regina Watson will discuss the needs and assessments of minority veterans . . .

(REGINA WATSON) Fellow veterans, Ladies, and Gentlemen, Good Morning. I am Regina Watson. I would like to first call your attention to the poster I have set before you, "My Declaration of Self-Esteem," by Virginia Satir. I have underlined the line I feel to be most relevant to my topic, "I can see, hear, feel, think, say, and do. I have the tools to survive." I am a Vietnam Era Veteran, an Outreach Peer Counselor for Veterans' Affairs at Thomas Nelson Community College, and secretary of the Student Veterans' Association. Today I will talk to you about unemployment of minorities, job market prejudices. Education of minorities and our role as concerned veterans to encourage minorities to seek better skills and qualifications and to acquire a more positive self-esteem.

It is a known fact that the reate of unemployment varies from seven to eight percent. For veterans the rate is 7.4%; for minority veterans the rate of unemployment is 11.2 percent. True, this percentage is lower than the 1977 rate of 15.7 percent, but it is still outrageous and unacceptable. The job market is limited and overpopulation only makes matters more severe. Our minority veterans suffer most from this deficiency. Prejudice is still a parasite in our environment, as evident by the Klu Klux Klan awakening and the recent suit against Sears & Roebuck. True, it is becoming harder to prove prejudice, but if we stand by our men who served this country, our country, and when he registers his complaints, we look beyond the surface into the patterns and practices of that organization in question. I'm sure if the complaint is valid there will be a loose link in the chain. When we find that link, we should deal with it directly. In numbers many things can be accomplished. Many of our minority veterans can't get jobs that pay ample salaries due to inferior education. My secondary education was inferior. I attended an all-black high school in Camden, New Jersey. The books were old and worn, the teachers could care less if you learned and they passed you to the next grade, if nothing else, just to get rid of you. Any teacher, being immature and unaware, as I was, of the great

necessity of being well-educated in their adult life, will consider this a "get over." Yes, they do wake up later, sadder, but not always wiser. At this point it is our duty to reach out to the minority and give him the encouragement he needs. We must encourage minority veterans to use their educational benefits and their tutorial assistance benefits. We have to show that our concerns lie first with their welfare, and not our paychecks. A little encouragement does go a long way and a sincere smile can last all day in someone's mind. As long as it is not "plastic." We can counteract these low self-concepts by letting ourselves care for the individual. We can let the minority veteran know that he does not have to sit back and play the bad hand he has been dealt.

We have to work with building the self-esteem of minorities. If you've been told all your life that you won't make it, then you probably won't make it. I counseled a veteran earlier this month. He was incapable of filling out the basic veterans' application for educational assistance. He was embarrassed to admit he had to first enroll in Developmental courses before pursuing his desired curriculum. It was obvious that his self-concept left a lot to be desired and his self-esteem was of the lowest. I talked to him on a peer level and explained each block on the form that he did not understand. Also, I told him not to be ashamed of being placed in a developmental program, "The school does this to help you" and I, myself, was placed in the same program before pursuing my present curriculum. I could see him becoming more confident as the minutes passed. He began to express himself clearly and carry on an intelligent conversation without holding his head down and and hesitating to speak for fear of being looked upon as ignorant. This is only one case. However, it happens everyday.

In conclusion, you must first find the root of the problem before you can even attempt to solve it. We can make these veterans proud minorities and help them overcome these antagonistic stumbling blocks by helping them seek a better education, improve their self-concept and value their lives. We can encourage our minority veterans by standing by them in time of need, by helping them when they are right, and by giving constructive criticism when they are wrong. No one likes to be talked down to or talked at. It is up to us, the concerned people here today, to make a better way for job opportunities for our minority veterans.

# # #

Thank you, Miss Watson . . . Next, Mrs. Brenda Millirons will discuss the needs and assessment of the female veteran.

(BRENDA MILLIRONS) The number of female veterans increased by 29,000 in fiscal year 1978. This increased the number of female veterans to 649,000. More and more women are recognizing the potential benefits they can receive by joining a branch of the military services. Why then, do female veterans find it so difficult to be recognized and accepted as veterans?

I believe part of the problem is society's image of the woman in the military. There have been occasions when I did not want to acknowledge the fact that I had been in the Air Force because I knew the typical response I would get. The phrase I hear most often when people learn I was in the service is "You don't look like you were in the service!" Now I ask you, what am I supposed to look like? The general consensus of opinion that I have encountered is that a woman in the service is either a macho-woman with a butch haircut and combat boots or someone who is so unattractive by society's standards that she must join the service to find a husband. I don't know how this idea got its start, and maybe sometime in the past there was some validity to this argument, but it certainly doesn't hold true for the women in the service today. Women not only encounter this kind of stereotyping while they are in the service, it follows them when they leave.

Another problem I have faced is getting employers to take my service time seriously. When a male veteran applies for employment, the prospective employer is very interested in whether he has spent time in the military. The employer is interested in what the man learned while in the service, what schools he attended, what jobs he performed and how all of these relate to the position the veteran is applying for. Employers have told me that even if the job experience is not related, they feel that a man who was in the service has acquired a sense of responsibility and self-discipline that a man without military time may not have. Why does this not apply to the female veteran as well? I have had a number of jobs since I got out of the service and I feel only one of my employers gave any consideration to my service experience. The others ignored the fact and they showed no interest in what I learned or in what I did. I acquired the same self-discipline and sense of responsibility that my male counterpart did, but it doesn't have the same impact. Employers seem to think that I joined the service to find a husband and the entire experience was one long dating game. This is not true for me and it is not true for the majority of the women I have talked with. I had definite reasons for joining the service and I learned many things that could be of value to employers, if they would consider them instead of

glossing over the fact as if it never happened. Once again, I think this problem is linked to the problem of the image maintained of the female veteran.

Being a veteran entitles me to receive the same benefits that a male veteran has, such as the VA home loan. Several years ago I ran into a problem when I wanted to utilized this benefit. My husband and I decided to buy a house. When we found one we wanted, we went to a mortgage company to arrange for financing. My husband and I are both veterans and, naturally, decided to finance our home through the VA. The problem arose when we informed the loan officer that we wished to use my benefits and not my husband's. He looked at me and said "Your benefits! You were in the service?" I assured him that I had been, showed him my discharge papers, and restated our request to use my benefits. This really threw him into a tailspin. He said he didn't know how to complete the paperwork and would have to make a few calls. He didn't think his company had ever processed a loan using a woman's VA benefit. Then he said that going this route would take a few extra days and since he was sure we wanted to get the loan processed as quickly as possible, wouldn't we reconsider and use my husband's benefits. We told him we would not, so he made his phone calls and couldn't seem to get a straight answer as to how to proceed with the paperwork. Ultimately, after several trips back to the company, two sets of paperwork were completed. One set done with the name I had enlisted under, and the other with my present name. That was the only solution the loan officer could come up with. I don't think the gentleman ever realized, before I walked into his office, that there was such a thing as a female veteran.

I use this story to illustrate the point that a large section of our society does not realize that there are female veterans. I would venture to say that 90% of the people in this country who hear the word "veteran" automatically think of the male soldier. They do not consider and probably don't know that there are almost 3/4 of a million female veterans and the number is increasing rapidly. With so many job barriers being overcome by women in the service, more and more young women are being attracted to the military; and with all the talk about drafting women as well as men, more will be considering the military whether they would have before or not. More women in the service means more female veterans, and the people of this country are going to have to deal with them on a much larger scale. No longer will women accept the position of the forgotten veteran. We need and deserve the same recognition our male counterparts receive. Our positions in the military were just as vital as those held by the men in the defense of our country. I'm not saying that we all joined the service because of a large dose of patriotism, but whatever our reasons for

joining, we did our jobs and did them well, and we deserve and demand recognition. I did not fly a fighter aircraft but I was in a support unit, and anyone in the service will tell you that without the people in these support units, the planes would never leave the ground. The job I did was important and I and a lot of female vet's besides, would like to be thanked for a job well done. It wasn't just fun and games. The people of this country need to be made aware of the female veteran and the contribution she has made. When Veterans' Day rolls around each year it would be nice to see a woman standing beside the man being honored for serving his country. I don't mean the man's wife, either, but a female veteran being on equal footing with the male veteran. I think it is time for the public to wake up to the fact that women job the service and become veterans too.

Another problem faced by the female veteran is the attitudes of the male veteran toward her. I am so tired of having a male vet tell me, the basic training I went through wasn't nearly as tough as the one he went through. I'm telling you now, it was tough! The whole experience was incredible. Okay, I didn't go through the obstacle course, and I wasn't trained for combat duty either, but I did go through a lot of the same experiences that the men did, and some they didn't too. When I was in basic, my brother was there too. He sent his uniforms to the base cleaners while I got the "privilege" of washing and ironing my own. I don't think that was particularly fair, but I don't ridicule or put him down for it. I realize that basic training is tough for everyone, male or female. I am equally tired of hearing that I was promoted faster because I was female. When I was in the Air Force, everyone took the same written promotion test, and I really don't believe that my sex had anything to do with whether or not I answered a question correctly. That's nothing but "sour grapes" because I made rank a little faster than did some of the men. Did they ever stop to think that I might have worked a little harder for it? One of the mottos of the veteran is "In unity is strength." Well, the male veteran is alienating a large part of the veteran population because of their attitudes toward female veterans. I am not inclined to give much support to someone who belittles me and my contributions. Wake up guys! Our numbers are increasing daily and you need us to help you further the causes of the veteran. You're not going to get our support until you realize that what we went through, and the jobs we did were just as important as what you did. "In unity is strength" so let's unite and work for the common cause, instead of bickering back and forth about who had it worse.

My final comment is to the female veteran. We want recognition and acceptance, but we need to make our presence known to get it. We can't just sit back and complain about being forgotten. We need to capture some of the limelight for ourselves. We must play a big part in changing society's image

of women in the military and of female veterans in general. We need to get involved in the veterans' programs, insert our ideas, and make our voices heard. Only then will our needs be met.

Ladies and gentlemen, the major need of the female veteran is recognition. There are many programs set up to help the veteran in general and some to help with specific problems. Don't you think that the one major need of the female veteran has been ignored long enough? With more and more women entering and leaving the military every year, the problem is growing. I think there needs to be a concerted effort on the part of the female veteran, and all veterans' organizations, to try to solve this problem.

# # #

Thank you, Mrs. Millirons . . . Next, Mr. Lee McLeod will discuss the needs and assessments of the undereducated veteran and the G. I. Bill.

(LEE McLEOD) A large percentage of men entering the armed services are undereducated, and are unable to find a job upon release from active duty. These veterans should be strongly encouraged to use their G. I. Bill Education benefits. Other benefits such as the VA Loan Program, was entirely a good program, but now has become nearly impossible to obtain. This has forced many veterans to seek other means for meeting their family's financial needs. Going to school and working full time to support a family, in most cases, causes a drop in their veteran student GPA and often a drop from school altogether. The VA Loan Program provided financial security to the vet, but now is almost unattainable for most.

The single soldier in the Armed Forces, upon release from duty, is grossly unprepared, educationally and job experience wise, for what he'll find in civilian life. With the G. I. Bill as a goal to better their education, men join the service. Therefore, they should be provided your utmost attention in assisting them to continue this education under the G. I. Education Bill.

# # #

Thank you, Mr. McLeod . . . Next, Mr. Walter Lipe will discuss the needs and assessments of the unemployed and underemployed veterans.

(WALTER LIPE) Thank you, Mr. Little. Good morning . . . I am a former Veterans' Outreach Counselor - in the interest of time I will be brief - As a Vietnam Veteran, I appreciate this opportunity to speak with you concerning employment problems incurred by many Vietnam era Veterans. Approximately one

million service men and women were discharged yearly for several successive years during the winding down of American involvement in Vietnam. With an already burgeoning unemployment rate, their return meant happiness for their families, and a feeling of helplessness to employment facilities throughout our nation.

Perhaps some of you are familiar with the lyrics of a popular song ". . . in the unemployment line . . . can blow a whole day for you!" Anyone who has ever waited for hours in an unemployment office, can certainly relate with these lyrics, especially when, after many hours waiting, there are no jobs available.

The veteran was thrust into a world where the daily regimentation of military life came to an end in the roar of civilian reality. There was no continuation of provided subsistance, no "green" check from the U.S. Treasury every month; he or she, needed a job!!

Veterans were many times forced to accept a job, ANY job, with less pay, a job with less opportunity or no opportunity. This was primarily due to lack of acclimation to the job market prior to military service. Many were just graduated from high school or college, or drop-outs, and easily lured by the promise of far away places, or not so easily, by a long white envelope in the mail. It is difficult to secure employment when the only skills you've mastered are firing an M-16, or arming a "105".

There were not always Veterans' Educational Programs and personnel to administer them so, for them, the Educational Benefits to which they were entitled appeared to be a myth rather than a reality. Veterans had families to support and bills to pay . . . it is difficult to explain to a hungry child or an angry creditor, that you VA check did not arrive as scheduled. With no VA coordinator on campus to help them, many veterans left school, some never to return. More coordination with State Employment Commissions and with local business is a must if these veterans are to find meaningful employment. The Veteran's Coordinators and YOU, the Veteran's Programs Administrators, need to establish contact with these agencies and industry representatives. The relationship of rapport and coordination can enable you to guide the veteran in the direction of someone who cares, someone who is willing to give him a chance. Some advances have been made in this area, however, many more are needed.

At this point in time, rhetoric is a necessity; too few words have been spoken!!! The following is a composition which sums up and sends out THE Message . . .

THE WAR IS OVER

Charlie stayed and we've come home . . .
. . . To darkened Streets and Doors closed in our faces

To unemployment, so rampant in our ranks,
To Idle days and Drunken nights, to Dope, NO HOPE
of EVER GETTING THANKS.

We don't want sympathy,
Perhaps - a little Empathy?
We don't want tears and sobs,
What we need is JOBS!!!

We've passed the time for cheers, and songs and dance
PLEASE GIVE US A CHANCE!
We need Training, not complaining that we want
more than we DESERVE.
WE DIDN'T RUN AWAY, WE STAYED, - and called or
volunteers, we SERVED!

Our wounds and scars with time will Heal
Education, Training and Understanding will JOBS
and A FUTURE YIELD.

Thank you.

# # #

Thank you, Mr. Lipe . . . Next, Mr. Robert Chapman will discuss the needs and assessments of the Student Veterans' Associations.

(ROBERT CHAPMAN) I feel honored being here. I feel like I belong. We have a need to belong. The problems disclosed here today - disabled veterans, rehabilitation, jobs, images, minority veterans, women veterans, and educational opportunities - all create psychological problems for veterans. A day does not pass without a newspaper printing an article about the American Veteran. Some problems are solved by the many programs available to veterans . . . Some problems are not solved so easily. Like the case of retired Tech. Sgt. Orenen Tucker who

shot himself to death. His wife tried to explain his actions by saying "Something happened after the war; he just couldn't cope with things."

The veteran needs someplace or someone to turn to when he or she has a problem. They need to know someone cares. Who can the veteran turn to? In an article written by Coleman McCarthy, he stated that on May 28 - June 3, 1979, Vietnam Veterans' Week was designated by Congress. It was the first symbolic gesture made by policy-makers to the war's survivors - 15 years after the violence began and five years after it ended. But it should be noted that the idea didn't come from those in Congress who sent the young into combat, but from a newcomer group of Congressional Vietnam Veterans.

Who can the veteran turn to? We can turn to each other. During Vietnam Veterans' Week, it was noted that the veterans began to capture a feeling of self-worth merely by getting together with other veterans and relating to each other. They discovered that before they could effectively do anything about their brothers or their own needs for job education, or counseling, they had to eliminate what loomed as the largest problem of them all - isolation from one another. What means do we have in our colleges to aid the veterans?

At Thomas Nelson Community College, we have formed a Student Veteran Association. An association that seeks to voice the legitimate concerns of the veterans so that they can actively shape their destiny. We assist the veteran in gaining a better education by offering a better Outreach Program. It's an association whose goals are to establish Job Opportunity Programs, Political Action Programs, and last, but by no means least, a Welfare Assistance Program.

Under the Job Opportunity Program, the SVA at TNCC, during Vietnam Veterans' Week, besides inviting speakers and setting up displays to help the public become aware of the needs of veterans, sponsored, through the assistance of our Veteran Coordinator, a Hire a Vet Day. We worked along with the Virginia Employment Commission, and for eight hours called the various employers in our city and asked them to consider the veteran first in job openings. We got the Virginia Employment Commission to actually use a veteran priority list where vet's have first priority on their job listing. We took the Job Seminar from the confines of the school and brought it out to the veteran on the street. On August 17, 1979, we held a Job Fair Seminar in one of our leading shopping malls, providing information to the veterans' in the street, not attending TNCC. The employers found that veterans had something to offer their businesses, as well as helping the veteran find a job.

Under Political Action Programs, we are petitioning the state V.A. Regional offices for a representative whose major concern is the welfare of the veteran

student. We petition Congress to increase our V.A. Educational Benefits. Our motto it "In union is strength" and working together we form a political force that no local, state, or national representatives can ignore.

We never forget that the welfare of the student is of the utmost concern. The smallest problem a veteran may have is of the utmost importance to the SVA. The SVA is a channel of communication between the student body, faculty, administration, student government, and other student organizations, as well as between veterans. At TNCC we encouraged the school to change the tuition payment policy so that the student could register now and pay later for classes. We organize car pools for veterans with no transportation to school. Our secretary, Regina Watson, spent two hours one day finding a ride for a veteran who couldn't afford transportation to and from school. We established a book exchange, so veterans could exchange books, or buy books from other veterans without paying the higher prices in the book store. The school build ramps for wheel chair students but failed to install the railings. We encouraged the school to install these railings for the added safety of these students. We work on a one to one basis, providing tutorial assistance. We print veterans bulletins and place information on our veteran bulletin boards to keep the veteran aware of changes that may affect them.

We ask coordinators to be concerned with the students physiological needs as well as their psychological needs. We ask you to encourage your veterans to start a Student Veterans' Association, or if already begun, to support the student veterans. Help make the veteran feel that they belong and not as just a number or someone who helps you receive a paycheck. The veteran needs your help. They need to know that you care and that they belong.

# # #

Thank you, Mr. Chapman. The panel is now open for questions.

# # #

Again, thank you for your attention and interest shown throughout the program. This concludes our presentation. Members of the panel will be in the area all morning long. If you should have any further questions, please feel free to approach them. Thank you.

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